OFFICE OF THE CHAPTER 13 STANDING TRUSTEE

7 Southwoods Boulevard,, Albany, New York 12211

Andrea E. Celli, Esq. Trustee Bonnic Baker, Esq. Assoc. Attorney

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For payments Only: P.O Box 1918 Memphis, TN 38101-1918

October 18, 2010

Bankruptcy Court James T. Foley U.S. Courthouse 445 Broadway, Suite 306 Albany, New York 12207

Re:

08-13214

Ricky S. Caridi

To Whom It May Concern:

Enclosed please find check #921991 in the amount of \$3,600.00. The amount represents an over payment of the plan from the debtor(s) in this case. All attempts to return these funds to the debtor have been unsuccessful. Our records reflect the debtor's name and address is as follows:

Debtor Refund:

Ricky S. Caridi 14 Caridi Drive Catskill, NY 12414

Very truly yours. Your Cheryl Corning

Office of Andrea Celli

OF HATE CLASS